

**Information to identify the case:**

Debtor 1	<b>Hector A. Ramirez</b>	Social Security number or ITIN	xxx-xx-5893
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>17-26468-JNP</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Hector A. Ramirez  
aka Hector L. Ramirez, aka Hector Ramirez

6/7/23

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Hector A. Ramirez  
Debtor

Case No. 17-26468-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Jun 07, 2023

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 09, 2023:

Recip ID	Recipient Name and Address
db	+ Hector A. Ramirez, 749 Tacoma Boulevard, Westville, NJ 08093-2233
cr	+ SJFCU, 1615 Huffville Road, PO Box 5530, Deptford, NJ 08096-0530
cr	+ Steward Financial Services, c/o Stark & Stark, 993 Lenox Drive, Lawrenceville, NJ 08648-2316
517001645	+ Advocare West Deptford Pediatrics, 646 Kings Highway, West Deptford, NJ 08096-3145
517001647	Bancroft NeuroHealth, PO Box 95000-1466, Philadelphia, PA 19195-1466
517001648	+ Best Credit Repairman, Inc., c/o President, CEO, or Managing Partner, 187 Stevens Ave., Cedar Grove, NJ 07009-1110
517001651	+ Chase/Bank One Card Svc-Bankruptcy Dept, PO Box 15298, Wilmington, DE 19850-5298
517001652	Children's Hospital of Philadelphia, 34th St and Civic Center Blvd, Philadelphia, PA 19104
517315014	+ Deptford Township MUA, P.O. Box 5428, Deptford, NJ 08096-0428
517001656	Drive New Jersey Insurance Company, P.O. Box 89490, Cleveland, OH 44101-6490
517001657	+ Emergency Physicians Services of NJ, 175 MADISON AVE, Mount Holly, NJ 08060-2038
517001659	+ Gloucester County Sheriff, Re: Sheriff # 17000379, PO Box 376, Woodbury, NJ 08096-7376
517001663	+ James A Mayer, Esq., 223 Old Hook Road, Westwood, NJ 07675-3132
517001664	John D. Kernan, D.M.D., 658 West Cuthbert Boulevard, Westmont, NJ 08108-3642
518863509	+ LEGACY MORTGAGE ASSET TRUST 2020-RPL1, c/o Frenkel Lambert Weiss Weisman & Gord, 80 Main Street, Suite 460, West Orange, NJ 07052-5414
517023312	Police & Firemens Retirement System Board of Trust, KML Law Group PC, Sentry Office Plaza, 216 Haddon Avenue, Suite 206, Westmont, NJ 08108
517001669	Rowan Medicine, Faculty Practice Plan, PO Box 635, Bellmawr, NJ 08099-0635
517001670	Rowan-School of Osteopathic Medicine, University Doctors, POB 635, Bellmawr, NJ 08099-0635
517001671	Seterus, PO Box 1077, Hartford, CT 06143-1077
517001675	+ Stark and Stark, Re: Steward Financial Services, c/o John L Laskey, Esq., 993 Lenox Drive, Lawrence Township, NJ 08648-2316
517001676	+ State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
517001677	#+ Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
517153751	+ Steward Financial Services, Stark & Stark, 993 Lenox Drive, Lawrenceville NJ 08648-2389
517144901	Steward Financial Services, c/o Stark & Stark, P.C., P.O. Box 5315, Princeton, NJ 08543-5315, Attn: Jennifer D. Gould, Esq.
517001681	+ Viruta Health Voorhees, 2 Brighton Road, Clifton, NJ 07012-1663

TOTAL: 25

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 07 2023 20:51:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Jun 07 2023 20:51:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517001644	^ MEBN	Jun 07 2023 20:46:30	Account Resolution Services, 1643 Harrison Pkwy, Suite 100, Fort Lauderdale, FL 33323-2857

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517001646	^ MEBN	Jun 07 2023 20:45:06	Apex Asset Management, 2501 Oregon Pike, Suite 120, Lancaster, PA 17601-4890
517001649	Email/Text: BKelectronicnotices@cenlar.com	Jun 07 2023 20:51:00	CENLAR FSB, Attn: Bankruptcy Department, PO Box 77404, Ewing, NJ 08628
517001650	Email/Text: BKelectronicnotices@cenlar.com	Jun 07 2023 20:51:00	Cenlar FSB, 425 Phillips Blvd., Trenton, NJ 08618
517001653	+ EDI: CONVERGENT.COM	Jun 08 2023 00:37:00	Convergent Outsourcing, Inc., 800 SW 39th Street, Renton, WA 98057-4927
517001654	+ EDI: CCS.COM	Jun 08 2023 00:37:00	Credit Collection Services, Two Wells Avenue, Newton Center, MA 02459-3225
517001655	+ Email/Text: dtmua-am@deptford-nj.org	Jun 07 2023 20:51:00	Deptford Township MUA, 898 Cattell Road, Wenonah, NJ 08090-1521
517001658	^ MEBN	Jun 07 2023 20:44:46	Geico, One Geico Plaza, Bethesda, MD 20810-0001
517001660	+ EDI: PHINHARRIS	Jun 08 2023 00:37:00	Harris & Harris LTD, 111 West Jackson Blvd, Suite 400, Chicago, IL 60604-4135
517001661	EDI: LCIICTSYSTEM	Jun 08 2023 00:37:00	IC Systems Inc, PO Box 64378, Saint Paul, MN 55164-0378
517001662	EDI: IRS.COM	Jun 08 2023 00:37:00	Internal Revenue Service, Centralized Insolvency Service, PO Box 7346, Philadelphia, PA 19101-7346
517001673	EDI: JPMORGANCHASE	Jun 08 2023 00:37:00	Slate / Chase, POB 15298, Wilmington, DE 19850-5123
518868007	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 07 2023 20:51:00	Legacy Mortgage Asset Trust 2020-RPL1, SPS, PO Box 65250, Salt Lake City, UT 84165-0250, Legacy Mortgage Asset Trust 2020-RPL1, SPS 84165-0250
518868006	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 07 2023 20:51:00	Legacy Mortgage Asset Trust 2020-RPL1, SPS, PO Box 65250, Salt Lake City, UT 84165-0250
517001666	Email/Text: camanagement@mtb.com	Jun 07 2023 20:51:00	M&T Bank, 1100 Wehrle Drive, Buffalo, NY 14221
517193564	+ Email/Text: camanagement@mtb.com	Jun 07 2023 20:51:00	M&T Bank, PO Box 1508, Buffalo, New York 14240-1508
517228565	Email/Text: mtgbk@shellpointmtg.com	Jun 07 2023 20:51:00	MTGLQ Investors, L.P., c/o Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
517181529	EDI: PRA.COM	Jun 08 2023 00:37:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
517001668	+ Email/Text: bankruptcy@pseg.com	Jun 07 2023 20:50:00	PSE&G, Attn: Bankruptcy Department, PO Box 490, Cranford, NJ 07016-0490
517001667	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com	Jun 07 2023 20:51:00	Progressive Corporation, 6300 Wilson Mills Rd., Mayfield Village, OH 44143-2182
517001672	Email/Text: mtgbk@shellpointmtg.com	Jun 07 2023 20:51:00	Shell Point Mortgage Services, PO Box 10826, Greenville, SC 29603-0826
517001674	+ Email/Text: courts@southjerseyfcu.com	Jun 07 2023 20:51:00	South Jersey Federal C. U., PO Box 5530, Deptford, NJ 08096-0530
517001679	Email/Text: jchrist@stewardfs.com	Jun 07 2023 20:51:00	Steward Financial Services, c/o President, CEO, or Managing Partner, 499 Old Kings Highway, Maple Shade, NJ 08052
517122114	+ EDI: AIS.COM	Jun 08 2023 00:37:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517001680	+ EDI: VERIZONCOMB.COM		

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Jun 08 2023 00:37:00

Verizon Wireless, PO Box 26055, Minneapolis,  
MN 55426-0055

TOTAL: 27

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517001665	##+	KML Law Group, PC, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
517001678	##+	Steward Financial Services, c/o President, CEO, or Managing Partner, 444 E Kings Highway, Suite 200, Maple Shade, NJ 08052-3427

TOTAL: 0 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 09, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 7, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Police & Firemens Retirement System Board of Trustees by its Administrative Agent New Jersey Housing & Mortgage Finance Agency dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Douglas J. McDonough	on behalf of Creditor Legacy Mortgage Asset Trust 2020-RPL1 dmcdonough@flwlaw.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jennifer D. Gould	on behalf of Creditor Steward Financial Services jennifer.gould@volvo.com mdepietro@stark-stark.com
John F Newman	on behalf of Creditor SJFCU courts@firstharvestcu.com
Melissa S DiCerbo	on behalf of Creditor MTGLQ Investors L.P. nj-ecfmail@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com
S. Daniel Hutchison	on behalf of Debtor Hector A. Ramirez sdhteamlaw@outlook.com backpourt@outlook.com;sdhlawpara1@outlook.com;hutchisonsr39026@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9